



**PATENT**  
**Att'y Dkt:** 12832/100109

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In the Application of:** Guinan, Daniel

**Group Art Unit:** 3624

**Serial Number:** 09/575,088

**Examiner:** Wasylchak, S.

**Filing Date:** May 19, 2000

**Title:** Multi-Party Electronic Transactions

Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

SIR:

The Applicant submits the following response to the Office Action mailed on March 24, 2005.